

Transcript: Sara

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Full Transcript

Thank you for calling Benefits-- thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Sure. First name is Keith. Last name is spelled T-R-O-Y. Hello, Mr. Troy. How may I help you? Good. Um, I can give you my, um, ID numbers and all that kind of stuff, but I d- I wanted to ask you a question here. I have a PDF that I got from a lady I spoke to back in February of my cards, so I have this like... So I have that. I can use it if I go... If I have to go to like urgent care or whatever. But she was... I was supposed to get the physical cards sent in the mail to me, and I do not have those. Okay. We can check that for you. Okay. Yeah. What I'm going to need is the name of the agency that you are working with and the last four digits of your Social Security number. Okay. So the agency's called Creative Circle. Okay. That is... That's the group name. Um, last four of Social's 1450. And I can give you the policy number, if you need it. I already got you. Thank you very much. Well- Mr. Keith R. Troy. Uh, I guess for security purposes, sir, can you please verify your address and date of birth? Yep. 559 West, W-E-S-T Court, Apartment A2. That's in Bensalem, B-E-N-S-A-L-E-M, Pennsylvania, 19020. Date of birth is 4/3/76. Okay. And is your email keithroy10@gmail.com? Yes. That's correct. And phone number 643-8774? That's right. All righty, sir. Thank you very much. Okay. We got here on February, you requested the cards to be sent, and they, they, they did not send them? Yeah. No. I spoke to this lady back on, um... Looking at my notebook. I called her at... Are you guys based in California? No. We are on, on South Carolina. Oh, okay. I called her at 6:30 on February 28th. Oh, okay. I didn't need the cards, but I have to get a follow-up. I need to go get a follow-up done on something, some condition I have to deal with. So I need to have cards. How? I can't bring the paper- What type of- ... the paper card, but I want the physical one. I've... doesn't... I, I... yeah, I need the physical cards. It's never- Okay. They never got sent, 'cause I check my mail every three days. Okay. Let me ask you this. Uh, is your address 559 West Court Apartment A2, Bensalem, Pennsylvania, 19020? Is that correct? No... That is correct, yes. Okay. So let me put you on hold for a minute, while I check, uh, the emails and the information. Okay? That's fine. Okay. I'll be right back with you. Thank you, sir. Mm-hmm. Hello, Mr. Troy? Yeah. Thank you for waiting, sir. Okay, I'm kind of surprised because, eh, eh, it, it says that it was sent on the 3rd May, that's March the 3rd. Uh, I'm- Yeah, I don't got it. ... a little bit concerned with that. Okay, so I'm going to send another request, um, you will... Do, did you already have the virtual copies? Yeah, I had a PDF sent to me on- Okay. ... February 28th at 6:46 PM. Okay, so this is what we can do. Um, if you want, you can, uh, print the PDF they sent you. You can print it. Yeah, I want to do that. Um, yes and right now I'm sending another request and I'm going to say this is the second time we send a request, eh, and their office they already sent it but the member never received it. So 559 West Court, Apartment A2, A as in alpha, number two, Bensalem, Pennsylvania, 19020, just to be sure that that one is correct. That's correct. So let me ask you a quick question. After

you put the request in, how long does it take to get the cards mailed out from w- your location? Like two to three weeks. What? Yes. Yeah, because the, I mean, I'm gi- I'm giving you that time because I don't know what can happen with the mail. We are not responsible for the mail. So usually once you put the, the request, once we put the request, it can take two to three days for them to send it out, but it depends on the mail how long it takes. But that's why I'm surprised because it was sent on the 3rd, March the 3rd. Eh, the company sent it to your mailing address that day and there has been no return mail. So... Yeah, I know. I got nothing. I don't have it. I, I check my mail, I go... I check my mail every three days, so- Yeah, that's... Because I'm checking here under return mail and I know there is nothing from that and I am- Is there a... Is there a USPS tracking number or a UPS tracking number for this? Because I, I'm telling you I don't have it. No, I don't think so because that is sent by a regular mail. All right. Uh- But I'm going to send the request again and I'm gonna, um, ask that- No, I'm... I appreciate it. Yeah, sure sir, my pleasure. I have another question. Sure, go ahead. Yeah. I have another question to ask you. I don't know if this is your department or not. Um, I'm on, uh, your website right now, uh, give me five seconds here. Yeah, no worries at all. Um, I'm on Benefits & And it's taking me to something called Claritev. Is that related to you guys? Where, where is that taking you? Um, so when I look at the card, uh, it says go to... To locate a provider, go to multiplan.com. Okay. Is that make... Is that sounding familiar? Because it's listed on the card. Yes. MultiPlan, yes. You can go to- Okay. ... multiplan.com. Yeah, so- And it- So on this page it says, "Find a doctor or facility." Um, if I have to go to a specific hospital, it has a specific need that I have to deal with, um, what, what network do I choose? Okay, let me see. Uh- Because- It must be the MultiPlan. Well... No, no and I... Hold on, hold on. So I'm on m-... So on the card it says to locate a provider, it says MultiPlan or 1-800-457-1403. If I go on multiplan.com and I, and it goes to the page where, where you can choose a network... Yes. I think, I think your network is MultiPlan, so you choose, you must choose... Okay, I'm, I'm trying here, give me just a minute. Yeah. Okay. Um, you can go to P-H-C-S. When you go to P-H-C-S, you're going to see there are, uh, Limited Benefit Plan. So you click on Ben- Limited Benefit Plan and then you fill out the information. But, eh, honestly, honestly, I always use the phone. I don't like to go by the website because they have too many, um, different names and I'm not familiar with them, so I usually go by phone. They ask me my address and they send me a text with the, with the doctors around myself... I mean, around my area.... on, and that's why- Wait. So you're saying do not go to, do not go to the website? If you want to do it on their website, it's up to you. I never use the website. I always go by the phone. What, what phone number- If it isn't- ... do you call? The Multiplan phone number, which is, um, 800-457-1403. Oh, that one? Ugh, okay. Yeah, 'cause I may have to go see a specialist again, and I need to know what, what... My former insurance I had when I was freelancing just... It was good but it was expensive, and I was just like, "I don't really use this a lot." It was like \$300 a month, and I'm like, "Yeah, no." Um, so I'll have to call 1-800-457-1403. Now, this... So if I call that number, they should be able to tell me if a specific hospital accepts my insurance? They will give you a list. And if that doctor is in, in... Well, with your plan... Okay, let me go back there. Yeah, I have a- With your plan- ... plan I have is- ... you don't, you don't, you don't need, you don't need network, sir, with your plan. Even if, if they don't accept that insurance, you will pay from your pocket, and, and they, insurance, APL, will, um, will refund you the, the amount they're supposed to cover. Right, because, um, because on the card, it has a... It, it says plan is limited benefit hospital indemnity, which is what I would want. And

then on the pa- other part of the card, it says, "Medical Benefit Verification." There's a customer service number there. So what number does- But, but, but- You're saying I call 457-1403? Okay, I'm downloading the card just to- Yeah. ... provide you with the correct information. Give me a chance to- All right, I just want to make... Because if I need to go back to the specialist, I need to know what I, what I have to pay out of pocket when I go there. Yes, I understand you, of course. Okay. If you go on the, where it says APL all, all the way, all the way down where it says To Locate a Provider, go to- Mm-hmm. ... 800-457-1403. 'Kay. That's the number you need to call, and they will provide you with a list of, um, doctors around your area, providers. Okay. No, but I, but if I case have to go back to the specialist for this issue, I will call that number to find out if they're... If it's- Yeah, sure. It's a hospital na- It's a university hospital network. It's the closest one to where I live. Um, it's Temple University or something. So I would have to call that number, 1-800-457-1403, and then figure out, and then confirm- 100- ... if their, if, if this insur- Hold on. If this insurance is accepted by them, then if not, I would have to call Temple University my- myself and then find out, like, what the cost would be? Yes, because the prices are, um... The, the university is the one that put the prices. They have their own prices. This insurance will cover a flat fee. Like InsurPlus Enhanced, let me tell you how much they're going to cover. InsurPlus Enhanced, uh, for outpatient sickness, they're going to cover \$75. Uh, they don't specify nothing here about a specialist. So they, doo, doo, doo, doo, doo, doo, no, they don't specify nothing here for specialist. So, uh, APL is the only one that can tell you how much they will cover for a specialist, but they don't know how much the doctor is going to charge. Anything after what the insurance will covers, that will be your responsibility. So Multiplan is the plan I have. APL is the... The, the c-carrier of the insurance. Carrier. It's the carrier. Okay. Yes, sir. If you want, I can transfer- Okay. Well, before I forget to go- ... your call with- No, go ahead. Okay, I want to offer you. If you want me, I can transfer your call with APL, and that way you can ask them, uh, if they char- I mean, if they cover the same for the specialist as the outpatient sickness- Mm-hmm. ... or if they have any different amount for a specialist because they don't specify here how much they would cover for the specialist visit. No, it, it, it, it... It's fine. Okay, sir. I don't even know if I have to go... I don't, I don't even know if I have to go to the specialist yet. Oh, okay. Okay. I got you. Yeah, 'cause I want to go to... Here's my question. I'm trying to find out if, like, I... Listen real quick. I have an urgent care network where I live, it's called V-Y-B-E, it's called Vybe. Is there any way for you to see online on multiplan.com if a local urgent care place accepts this insurance? Well- How do you do that? Multi... The... You need to call Multiplan. That's a different department. W- we are not Multiplan. We don't have that information. Multiplan is the network, and they have their own offices. We are the administrators of the insurance. Like, we help you with the payments, with the enrollments, with all the paperwork. But for the- Okay. ... doctor's list, and if they accept this or that hospital and how much is going to be Multiplan. Okay, so I have to call Multiplan to find out if this- Mm-hmm. ... urgent care place... 'Cause I, 'cause on, on the urgent care, urgent, urgent care website place, it doesn't specify. It's hard to find out what insurance they take. Well, it, it... I, I think their list might be outdated. I don't know. All right. Thank you for the time. All righty, sir. You're more than welcome. Are you sure you don't want me to transfer your call to any of those, uh, places? Multiplan or the c- the carrier? Um, yeah, if you could transfer to Multiplan, that might help. Okay, sir. Let me do that for you. So thank you very much. Uh, thank you for calling Benefits Connect Card. I wish you too have a wonderful day, sir. Thank you. You're more than welcome. Let me transfer your call.

Conversation Format

Speaker None: Thank you for calling Benefits-- thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Sure. First name is Keith. Last name is spelled T-R-O-Y. Hello, Mr. Troy. How may I help you? Good. Um, I can give you my, um, ID numbers and all that kind of stuff, but I d- I wanted to ask you a question here. I have a PDF that I got from a lady I spoke to back in February of my cards, so I have this like... So I have that. I can use it if I go... If I have to go to like urgent care or whatever. But she was... I was supposed to get the physical cards sent in the mail to me, and I do not have those. Okay. We can check that for you. Okay. Yeah. What I'm going to need is the name of the agency that you are working with and the last four digits of your Social Security number. Okay. So the agency's called Creative Circle. Okay. That is... That's the group name. Um, last four of Social's 1450. And I can give you the policy number, if you need it. I already got you. Thank you very much. Well- Mr. Keith R. Troy. Uh, I guess for security purposes, sir, can you please verify your address and date of birth? Yep. 559 West, W-E-S-T Court, Apartment A2. That's in Bensalem, B-E-N-S-A-L-E-M, Pennsylvania, 19020. Date of birth is 4/3/76. Okay. And is your email keithroy10@gmail.com? Yes. That's correct. And phone number 643-8774? That's right. All righty, sir. Thank you very much. Okay. We got here on February, you requested the cards to be sent, and they, they, they did not send them? Yeah. No. I spoke to this lady back on, um... Looking at my notebook. I called her at... Are you guys based in California? No. We are on, on South Carolina. Oh, okay. I called her at 6:30 on February 28th. Oh, okay. I didn't need the cards, but I have to get a follow-up. I need to go get a follow-up done on something, some condition I have to deal with. So I need to have cards. How? I can't bring the paper- What type of- ... the paper card, but I want the physical one. I've... doesn't... I, I... yeah, I need the physical cards. It's never- Okay. They never got sent, 'cause I check my mail every three days. Okay. Let me ask you this. Uh, is your address 559 West Court Apartment A2, Bensalem, Pennsylvania, 19020? Is that correct? No... That is correct, yes. Okay. So let me put you on hold for a minute, while I check, uh, the emails and the information. Okay? That's fine. Okay. I'll be right back with you. Thank you, sir. Mm-hmm. Hello, Mr. Troy? Yeah. Thank you for waiting, sir. Okay, I'm kind of surprised because, eh, eh, it, it says that it was sent on the 3rd May, that's March the 3rd. Uh, I'm- Yeah, I don't got it. ... a little bit concerned with that. Okay, so I'm going to send another request, um, you will... Do, did you already have the virtual copies? Yeah, I had a PDF sent to me on- Okay. ... February 28th at 6:46 PM. Okay, so this is what we can do. Um, if you want, you can, uh, print the PDF they sent you. You can print it. Yeah, I want to do that. Um, yes and right now I'm sending another request and I'm going to say this is the second time we send a request, eh, and their office they already sent it but the member never received it. So 559 West Court, Apartment A2, A as in alpha, number two, Bensalem, Pennsylvania, 19020, just to be sure that that one is correct. That's correct. So let me ask you a quick question. After you put the request in, how long does it take to get the cards mailed out from w- your location? Like two to three weeks. What? Yes. Yeah, because the, I mean, I'm gi- I'm giving you that time because I don't know what can happen with the mail. We are not responsible for the mail. So usually once you put the, the request, once we put the request, it can take two to three days for them to send it out, but it depends on

the mail how long it takes. But that's why I'm surprised because it was sent on the 3rd, March the 3rd. Eh, the company sent it to your mailing address that day and there has been no return mail. So... Yeah, I know. I got nothing. I don't have it. I, I check my mail, I go... I check my mail every three days, so- Yeah, that's... Because I'm checking here under return mail and I know there is nothing from that and I am- Is there a... Is there a USPS tracking number or a UPS tracking number for this? Because I, I'm telling you I don't have it. No, I don't think so because that is sent by a regular mail. All right. Uh- But I'm going to send the request again and I'm gonna, um, ask that- No, I'm... I appreciate it. Yeah, sure sir, my pleasure. I have another question. Sure, go ahead. Yeah. I have another question to ask you. I don't know if this is your department or not. Um, I'm on, uh, your website right now, uh, give me five seconds here. Yeah, no worries at all. Um, I'm on Benefits & And it's taking me to something called Claritev. Is that related to you guys? Where, where is that taking you? Um, so when I look at the card, uh, it says go to... To locate a provider, go to multiplan.com. Okay. Is that make... Is that sounding familiar? Because it's listed on the card. Yes. MultiPlan, yes. You can go to- Okay. ... multiplan.com. Yeah, so- And it- So on this page it says, "Find a doctor or facility." Um, if I have to go to a specific hospital, it has a specific need that I have to deal with, um, what, what network do I choose? Okay, let me see. Uh- Because- It must be the MultiPlan. Well... No, no and I... Hold on, hold on. So I'm on m-... So on the card it says to locate a provider, it says MultiPlan or 1-800-457-1403. If I go on multiplan.com and I, and it goes to the page where, where you can choose a network... Yes. I think, I think your network is MultiPlan, so you choose, you must choose... Okay, I'm, I'm trying here, give me just a minute. Yeah. Okay. Um, you can go to P-H-C-S. When you go to P-H-C-S, you're going to see there are, uh, Limited Benefit Plan. So you click on Ben- Limited Benefit Plan and then you fill out the information. But, eh, honestly, honestly, I always use the phone. I don't like to go by the website because they have too many, um, different names and I'm not familiar with them, so I usually go by phone. They ask me my address and they send me a text with the, with the doctors around myself... I mean, around my area.... on, and that's why- Wait. So you're saying do not go to, do not go to the website? If you want to do it on their website, it's up to you. I never use the website. I always go by the phone. What, what phone number- If it isn't- ... do you call? The Multiplan phone number, which is, um, 800-457-1403. Oh, that one? Ugh, okay. Yeah, 'cause I may have to go see a specialist again, and I need to know what, what... My former insurance I had when I was freelancing just... It was good but it was expensive, and I was just like, "I don't really use this a lot." It was like \$300 a month, and I'm like, "Yeah, no." Um, so I'll have to call 1-800-457-1403. Now, this... So if I call that number, they should be able to tell me if a specific hospital accepts my insurance? They will give you a list. And if that doctor is in, in... Well, with your plan... Okay, let me go back there. Yeah, I have a- With your plan- ... plan I have is- ... you don't, you don't, you don't need, you don't need network, sir, with your plan. Even if, if they don't accept that insurance, you will pay from your pocket, and, and they, insurance, APL, will, um, will refund you the, the amount they're supposed to cover. Right, because, um, because on the card, it has a... It, it says plan is limited benefit hospital indemnity, which is what I would want. And then on the pa- other part of the card, it says, "Medical Benefit Verification." There's a customer service number there. So what number does- But, but, but- You're saying I call 457-1403? Okay, I'm downloading the card just to- Yeah. ... provide you with the correct information. Give me a chance to- All right, I just want to make... Because if I need to go back to the specialist, I need to know what

I, what I have to pay out of pocket when I go there. Yes, I understand you, of course. Okay. If you go on the, where it says APL all, all the way, all the way down where it says To Locate a Provider, go to- Mm-hmm. ... 800-457-1403. 'Kay. That's the number you need to call, and they will provide you with a list of, um, doctors around your area, providers. Okay. No, but I, but if I case have to go back to the specialist for this issue, I will call that number to find out if they're... If it's- Yeah, sure. It's a hospital na- It's a university hospital network. It's the closest one to where I live. Um, it's Temple University or something. So I would have to call that number, 1-800-457-1403, and then figure out, and then confirm- 100- ... if their, if, if this insur- Hold on. If this insurance is accepted by them, then if not, I would have to call Temple University my- myself and then find out, like, what the cost would be? Yes, because the prices are, um... The, the university is the one that put the prices. They have their own prices. This insurance will cover a flat fee. Like InsurPlus Enhanced, let me tell you how much they're going to cover. InsurPlus Enhanced, uh, for outpatient sickness, they're going to cover \$75. Uh, they don't specify nothing here about a specialist. So they, doo, doo, doo, doo, doo, doo, no, they don't specify nothing here for specialist. So, uh, APL is the only one that can tell you how much they will cover for a specialist, but they don't know how much the doctor is going to charge. Anything after what the insurance will covers, that will be your responsibility. So Multiplan is the plan I have. APL is the... The, the c-carrier of the insurance. Carrier. It's the carrier. Okay. Yes, sir. If you want, I can transfer- Okay. Well, before I forget to go- ... your call with- No, go ahead. Okay, I want to offer you. If you want me, I can transfer your call with APL, and that way you can ask them, uh, if they char- I mean, if they cover the same for the specialist as the outpatient sickness- Mm-hmm. ... or if they have any different amount for a specialist because they don't specify here how much they would cover for the specialist visit. No, it, it, it, it... It's fine. Okay, sir. I don't even know if I have to go... I don't, I don't even know if I have to go to the specialist yet. Oh, okay. Okay. I got you. Yeah, 'cause I want to go to... Here's my question. I'm trying to find out if, like, I... Listen real quick. I have an urgent care network where I live, it's called V-Y-B-E, it's called Vybe. Is there any way for you to see online on multiplan.com if a local urgent care place accepts this insurance? Well- How do you do that? Multi... The... You need to call Multiplan. That's a different department. W- we are not Multiplan. We don't have that information. Multiplan is the network, and they have their own offices. We are the administrators of the insurance. Like, we help you with the payments, with the enrollments, with all the paperwork. But for the- Okay. ... doctor's list, and if they accept this or that hospital and how much is going to be Multiplan. Okay, so I have to call Multiplan to find out if this- Mm-hmm. ... urgent care place... 'Cause I, 'cause on, on the urgent care, urgent, urgent care website place, it doesn't specify. It's hard to find out what insurance they take. Well, it, it... I, I think their list might be outdated. I don't know. All right. Thank you for the time. All righty, sir. You're more than welcome. Are you sure you don't want me to transfer your call to any of those, uh, places? Multiplan or the c- the carrier? Um, yeah, if you could transfer to Multiplan, that might help. Okay, sir. Let me do that for you. So thank you very much. Uh, thank you for calling Benefits Connect Card. I wish you too have a wonderful day, sir. Thank you. You're more than welcome. Let me transfer your call.